

**Information to identify the case:**

Debtor 1	<u>Kurt A. Resch</u>	Social Security number or ITIN	xxx-xx-9426
	First Name Middle Name Last Name	EIN	23-2908589
Debtor 2	<u>Kathleen A. Resch</u>	Social Security number or ITIN	xxx-xx-3356
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20802-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kurt A. Resch  
fdba The Personal Gardener

Kathleen A. Resch

7/18/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kurt A. Resch  
Kathleen A. Resch  
Debtors

Case No. 20-20802-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 21, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kurt A. Resch, Kathleen A. Resch, 3020 East Bardonner Road, Gibsonia, PA 15044-8111
15210054	Bureau of Individual Tax, P.O. Boc 280432, Harrisburg, PA 17128-0432
15210065	PNC Credit Card, P.O. Box 856177, Louisville, KY 40285-6177
15210066	Selective Insurance Company, Amato and Keating, P.C., 107 N. Commerce Way, Ste. 100, Bethlehem, PA 18017-8913

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 22 2025 04:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 22 2025 00:39:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Jul 22 2025 00:39:00	Township of Hampton, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15210055	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008
15216636	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15229163	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15210056	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Credit Card, P.O. Box 42010, Providence, RI 02940-2010
15240492	EDI: CITICORP	Jul 22 2025 04:10:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15210062	EDI: CITICORP	Jul 22 2025 04:10:00	Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
15240439	EDI: Q3G.COM	Jul 22 2025 04:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15240482	+ Email/Text: kburkley@bernsteinlaw.com	Jul 22 2025 00:40:00	Duquesne Light Company, c/o Bernstein-Burkley,

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			P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15232227	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15210057	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	Freedom Mortgage, P.O. Box 6656, Chicago, IL 60680-6656
15243293	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 22 2025 00:40:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
15257741	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Hampton Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15257740	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Hampton Township School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210058	EDI: CITICORP	Jul 22 2025 04:10:00	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15210059	EDI: IRS.COM	Jul 22 2025 04:10:00	Internal Revenue Service, P.O. Box 69 Stop 11, Memphis, TN 38101-0069
15210060	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210061	^ MEBN	Jul 22 2025 00:13:15	Kia Motors Finance, P.O. Box 650805, Dallas, TX 75265-0805
15238526	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	PNC Bank National Association, PO Box 94982, Cleveland OH 44101
15210064	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	PNC Bank, N.A., P.O. Box 747032, Pittsburgh, PA 15274-7032
15213881	EDI: PENNDEPTREV	Jul 22 2025 04:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15237641	EDI: Q3G.COM	Jul 22 2025 04:10:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15243283	+ Email/Text: ebnjts@grblaw.com	Jul 22 2025 00:39:00	Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15210067	EDI: WFNNB.COM	Jul 22 2025 04:10:00	Ultra Credit Card, P.O. Box 659820, San Antonio, TX 78265-9120

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15210063		PNC Bank Credit Card, P.O. Box 856177, Louisville
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Francis E. Corbett	on behalf of Debtor Kurt A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Francis E. Corbett	on behalf of Joint Debtor Kathleen A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Milos Gvozdenovic	on behalf of Creditor Citizens Bank N.A. mgvozdenovic@weltman.com pitecf@weltman.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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